



Spotlight

March 2005

American Income Life & National Income Life

Volume 38 • Number 3

Recognizing Excellence



A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF

Roger Smith
President & CEO
American Income Life

Growing is Our Goal

I want to start this month's comment off by explaining some things. First, in our focus of getting back to the basics and getting better at it, please realize that growth is our goal. Secondly, in order to foster growth, as we recruit and train Agents, our mission is to provide the tools and support necessary for each Agent to be successful, producing at the level necessary to earn a bonus each month, and reach their desired income levels. Third, it is important to understand that this goal of growth is a Company-wide responsibility — from the field force to the Home Office. Growing within the framework of these three points is not only possible, but highly probable.

Accepting that growth is an American Income and National Income goal is the first step toward making 2005 a successful year. The term growth means different things to different people. In our case, growth for a Career Agent means getting back to the basics and working to improve their presentation, educating themselves on time management, learning how to deal with objections, how to become more proficient with their rebuttals, learning more about the insurance products we have available to best serve the needs of their customers, understanding the importance of quality business, and the best ways to reinforce the sale and conserving the business. For those of you in leadership, it is the growth of your Agency. This means increasing not only the number of Agents you lead, but also providing the tools they need to increase their production and providing them with encouragement and support. More importantly, growth is net Agents grown — not just codes. I believe when many of you are thinking of codes, you are thinking strictly in the warm body sense. This is not the case. A true code is an Agent who is successfully producing, and growth is based on average Agents earning a bonus within an Agency.

Average Agents earning a bonus within an Agency brings me to my next point which is in order to encourage growth we need to provide the tools and leadership for each Agent who is coded to be successful. As leaders recruit and train new Agents, they need to spend time with each person to make sure they have the knowledge and sales skills which will allow them to be successful. Making sure each Agent is fully prepared to deal with the trials and challenges of being in the field is a big responsibility, but one each leader

must be willing to take on to ensure the success of those they lead. This in turn will allow every Agent the opportunity to receive a bonus. What all this means is we must recruit with the frame of mind that we are going to put every effort into making every Agent successful regardless of the path they choose within the Company. However, I want you to think about this concept. I don't want you to think these are just words on a page — forgetting them as soon as you read them. I want you to really think about this concept. If we all took a personal, vested interest in recruiting and followed that recruit through training, each of your Management teams, your Agencies, and ultimately the Company would experience growth. Whether you are a Personal Producer or an Agency builder, receiving a monthly bonus rewards you for success. Therefore, acknowledge that the bonus is what helps foster a sense of achievement.

What we want to do — what I want to do — is create a culture of growth; thereby, empowering every one of you through a clear-cut path of progression. The goal is to grow both as a person, as a Producer, and if you so desire, as a leader. The mission is to create an environment where everyone wants growth, pitching in to help build their Agencies. This is a responsibility for everyone involved, not just a select few. Even if you don't want to be a leader, we encourage each Producer to recruit their friends or neighbors to join the American Income and National Income teams. Remember, we do have a Personal Recruiting Bonus that will reward those who want to share the opportunity for success with others. Our goal — no one is left behind! The idea is for everyone to band together in promoting this Company-concept of growth.

Again, growing within the framework of these three points is not only possible, but probable. However, do not misunderstand. There may be certain obstacles which will need to be overcome in this journey toward growth, but be sure that if everyone does their part, we can overcome them together.

Back to the basics,

Dates to Remember

Wednesday, April 27, 2005
All business and PR credits must at the Home Office to count for April production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$634,878.56 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Required Retention Rate

Effective Jan. 1, 2005, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention rate or the minimum Net to Gross. The Net to Gross rate varies based on bonus guidelines. The rate listed below is for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68.0%
Net to Gross:	78%

Congratulations are in Order!

Eric Labossiere, an MGA with the Rick Altig Agency, achieved \$100,000 of 13-month in force premium.

Ed Olfert, an MGA with the Rick Altig Agency, achieved \$100,000 of 13-month in force premium.

Rosalie Zwicker, an Individual Producer with the Joseph Manone Agency, achieved \$100,000 of 13-month in force premium.

AMS Correction

AMS is currently not available for CEP 247 members or National Income. Also, please note, in the contract level chart shown on Page 13 of the February 2005 issue of *Spotlight*, a 60 percent GA will only require four Agents coded instead of five.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the New Orleans Awards Presentation, are the: top SGA from each category, top two PR Managers and top two PR Representatives from each category, top five MGAs, top five GAs, the top SA, and top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont in New Orleans! The convention will be held July 27-30, 2006.*

Privacy Awareness

As an Agent, you frequently come in contact with applicants' and customers' private health and financial information. For this reason, it is important to familiarize yourself with our privacy policy which is posted on our Web sites for your convenience.

Privacy laws do not prohibit the normal exchange of information which is necessary to conduct business. Which means, you can supply the Company with the information necessary to issue new business, pay claims, etc. **However, even a list of policyholder names and addresses from a CAS database is considered non-public, personal information and disclosure to any non-affiliated third party is prohibited.**

Medical information is also highly protected. For instance, if you have received medical information about an insured when completing their application or assisting with a claim form, you are prohibited from disclosing that information unless the insured has given specific consent that a third party may receive the information. Remember, to never discuss medical/claim information with anyone unless they are involved with underwriting or the payment of the claim.

You must be vigilant not to disclose this information in a way which violates privacy laws and should ensure the privacy of the data by shredding all personal data that is discarded. Please be sure to include privacy awareness as a part of your Agent training!

Founder's Club Outstanding Producers

January/February 2005

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Timothy Cruise	Bob Olson	17	\$77,147		80.7
Sylvia Freeman	Williams-Williams	1	\$52,704		83.7
Karen McQuoid	Steve Friedlander	2	\$50,271		79.8
Max Quasem	David Cohen	3	\$63,334		86.8
Derek Sandilands	Rick Altig	3	\$62,057	90	

▲ Percentage of Net to Gross

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Home Office
254-761-6400

Web sites
ailife.com
ailifecareers.com
nilife.com

Marketing

Creative Director of Marketing
Brenda Frizzell
bfrizzell@ailife.com

Graphic Artists
Michael Trout
mtrout@tarchmarkcorp.com
Freddie Aguilar
evp@ailife.com

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Promotions

Promoted to 52.5 Percent Supervising Agent

Tunde Abolade	Bruce Campbell	Andres Dyquiango	Joshua Horner	Thomas McElwee	Joshua Ross
Clifford Baker	Tommy Chan	Bruce Evans	Adrian Jefferson	Elizabeth Michalek	Richard Shirley
John Baker	Larry Clomons	Paul Gentile	Gezmoz Johnson	Robert Murphy	Vitaliy Serzhens
Allison Bankowski	Freddie Copley	Robert Gerdes	Brian Jordan	Wonder Nyatanga	Moswen Taylor
Elonis Barr	Cindy Craven	Travis Goff	Jeffrey Kelly	Jennifer Palmer	Robert Trudden
Kelly Berger	Shakia Crump	Joshua Gaines	Matthew Krog	Michelle Petruso	Jane Truscott
Jennifer Bodo	Holly Desmond	Julian Goodin	Fallon Kunevichus	Jennifer Price	Benjamin Turyk
Andrew Brooks	Cyril Desrosiers	Eric Hall	Frederick Love	Mark Raiman	Louis Urquijo
Melody Bajnowski	Michael Doff	Luis Heredia	Hilley Martinez	Jason Rainboth	Matthew Willrodt
Dominick Buttiglioni	Nalda Duran	John Hoenak	Stephanie McCarthy	Jane Ronga	Jessie Winkler

Promoted to 55 Percent Supervising Agent

David Dupue	Bruce Lamont	Andrew Manchon	Nicholas Zangardi
Ryan Haley	Stephen Maloney	Raymond Welch	

Promoted to 57.5 Percent General Agent

Cory Adams	Jeff Debiak	Paul Gouveia	Bryan P Johnson	Terrell Tipton
Alla Alexander	Michel Dickey	Earle Harris	Jason Johnson	Christopher VanWenler
Samantha Chui	Steven Engrav	Justin Harris	Jessica McDowell	
Jason Coleman	Anastasiya Fedosova	Robert Hill	Owlen Reeves	
John Craig	Joanne Florer	Carl Ignatius	Beth Snow	

Promoted to 60 Percent General Agent

Thomas Allgood	Kevin Haines	Felicia Prosser
Benjamin Forti	Ilya Kardava	James Worl

Promoted to 65 Percent Master General Agent

James Beck	Desidava Dimitrova	Tracy Haden	Evan Kishpaugh
Conoeler Davis	Donald Goodman	Jon Hanez	Stephen Preston
Joseph Diucedue	Nickolay Gusev	Scott Kainey	Adam Smith

Promoted to Regional General Agent

Donna Coffey	Denise Gilbert	AJ O'Connor	Joshua Goodman
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Promoted to State General Agent

Frederick Hladayia	Gregory Partee	Imran Satti
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Company Anniversaries

Happy Anniversary!
Thanks for all you do. Congratulations!

24 Years of Service

Leonard Franks

23 Years of Service

Gary Bleier

22 Years of Service

Malka Arony

19 Years of Service

Alan Lehmann
William Verbeten

15 Years of Service

Brenda DiSomma
Kenneth Madden

14 Years of Service

Roger Fung
Kelly McDonald

9 Years of Service

Steven Engrav
Eric Tuttobene

8 Years of Service

David Brister
Eric Nichols
Bob Olson
Matthew Wood

7 Years of Service

Randy Stockley

6 Years of Service

Robert Dailey
Nick Nitkowski
David Ragland

5 Years of Service

Paula Cooper
Maurice Davies
Rob Hay
Earnest Loveless

4 Years of Service

Anne Bowyer
Jean Brinkmann
Loren Cardwell
Scott Florin
Rebecca Klebsch
Roger Rovekamp
William Taylor
Krista Thieme
Benjamin VanFossen
John Wilkinson

3 Years of Service

Steve Brooks
Frances Christie
Bret Fels
John McGrath
Russell Morris
Herivelto Pereira
Drew Pirson
Brenda Swecker

2 Years of Service

John Agnew
Philip Anderson
Rachel Arenas
Michael Bromberg
Darrell Cardwell
Rebecca Dunwoodie
Yvon Ethier
Melic Fadel
Omar Hashimi

2 Year of Service Cont.

Adam Herman
Adam Kahn
Ronald Kastner
Edward Kirschenbaum
James Larkin
Hope Lea
Russell Lewis
Laticia Makle
Brett Neal
Stephen Perotti
David Solomonov
Kent Thrower
Ronald Trombetta

1 Year of Service

Charles Baird
Galen Blyth
Joseph Burgholzer
Gregory Currier
Romeo Daley
Eric Davies
Vanessa Delapara
Brian Dorsey
Mitchell Duplantis
Samuel Falgiano
Jeanette Fisco
Joanne Florer
Clayton Frost
Jennifer Gilbert
Desheila Hargrove
Steven Heath
Christopher Howey
Kim Huck
Carl Ignatius
Michael Kowatch
Carlton Lear
Bonnie Lefebvre

1 Year of Service Cont.

Dale Lewis
Christopher Little
Charles McGrane
Karen Montgomery
Bashir Moshref
Ryan Murphy
Jeffrey Oakman
Veronica Ochoa
Francine Palmer
Claude Perrier
Rainbow Rames
Karl Schuckert
Jedidiah Scott
Scott Shields

Gary Silberman
Glenn Snowden
Nicholas Soboleski
Ryan Spratt
Joann Stewart
Iryna Sushkova
Brian Tedaldi
Elizebeth Teller
Hovhannes Ternartrosian
Emeraude Valenciano
Brenda Walker
Ruthien Walker
Michael Walsh
Meredith Woods
Richard Wu
Michael Zorn

Individual Producers



1. Ruben Soberanes
Concord, CA



2. Angelika Vassilieva
Burnaby, BC



3. Lance Brown
Phoenix, AZ



4. Nalda Duran
Edison, NJ



5. Helen Taylor
Burnaby, BC



6. Sylvia Freeman
Marietta, GA



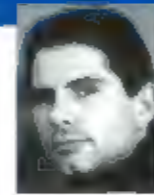
7. Timothy Cruise
Woodridge, IL



8. Daniel Potilechio
Woodridge, IL



9. Omar Hashimi
Concord, CA



10. Russell Morris
Jacksonville, FL

Individual Producers

All Time Record to Beat

Month: \$51,235 Net ALP

February Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Ruben Soberanes	\$22,057		77.8	Doreen Ryan-Foti	Jatoft-Foti
2. Angelika Vassilieva	20,316		77.8	Shamshinder Sidhu	Rick Altig
3. Lance Brown	19,096		83.1		Steve Hartman
4. Nalda Duran	18,721	98		Jeffrey Dinocento	Eric Giglione
5. Helen Taylor	18,445		75.1	Shamshinder Sidhu	Rick Altig
6. Sylvia Freeman	18,063		83.7		Williams-Williams
7. Timothy Cruise	16,896		82.6	Steven Jakubczak	Bob Olson
8. Daniel Potilechio	16,446		87.2	David Wang	Bob Olson
9. Omar Hashimi	16,287		74.1	Steve Foti	Jatoft-Foti
10. Russell Morris	16,134		79.4	Russell Morris	Marc Zipper
11. Peter Derosario	15,857	98		Patrick Duray	Altig-Hay
12. Lily Tchen	15,662		71.0	David Iriye	David Cohen
13. Zachary Hart	15,626		73.1	Mathew Hart	Jim Surace
14. David Wang	15,486		88.9	David Wang	Bob Olson
15. Donald Goodman	15,243		82.1	Dustin Venekamp	Altig-Orlovic
16. Desislav Dimitrova	15,137		74.0		John Akers
17. Karen McQuoid	14,900		77.7	Lawrence Hauck	Steve Friedlander
18. Andrew Bishop	14,825		76.8	Andrew Bishop	Altig-Hay
19. Max Quasem	14,584		88.5	Erik Graham	David Cohen
20. Jason Young	14,453	84		Christopher Clark	Rick Altig

* Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP

YTD Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Michael Hickson	\$39,177	87		Jason Schlomann	Eric Giglione
2. Sylvia Freeman	36,438		83.7		Williams-Williams
3. Zachary Hart	36,247		73.1	Mathew Hart	Jim Surace
4. Sebastian Kazek	35,720	90		Joseph Moore	Tom Williams
5. Lance Brown	35,171		83.1		Steve Hartman
6. Max Quasem	30,972		88.5	Erik Graham	David Cohen
7. Omar Hashimi	29,630		74.1	Steve Foti	Jatoft-Foti
8. Derek Sandilands	28,778	90		John McGrath	Rick Altig
9. Timothy Cruise	28,197		82.6	Steven Jakubczak	Bob Olson
10. Nalda Duran	28,005	98		Jeffrey Dinocento	Eric Giglione
11. Dmitriy Goncharuk	27,809		81.7	Dustin Venekamp	Altig-Orlovic
12. DeSheila Hargrove	27,403		81.4		Eric Giglione
13. Lily Tchen	27,206		71.0	David Iriye	David Cohen
14. Ruben Soberanes	26,928		77.8	Doreen Ryan-Foti	Jatoft-Foti
15. Helen Taylor	26,787		75.1	Shamshinder Sidhu	Rick Altig
16. Russell Morris	26,691		79.4	Russell Morris	Marc Zipper
17. Karen McQuoid	26,663		77.7	Lawrence Hauck	Steve Friedlander
18. Angelika Vassilieva	26,453		77.8	Shamshinder Sidhu	Rick Altig
19. Holly Desmond	26,414	88		Dustin Miller	Altig-Orlovic
20. Noe Gonzales	26,274		81.4	Doreen Ryan-Foti	Jatoft-Foti

* Percentage of Net to Gross

You're Off to Cancun - Ole!

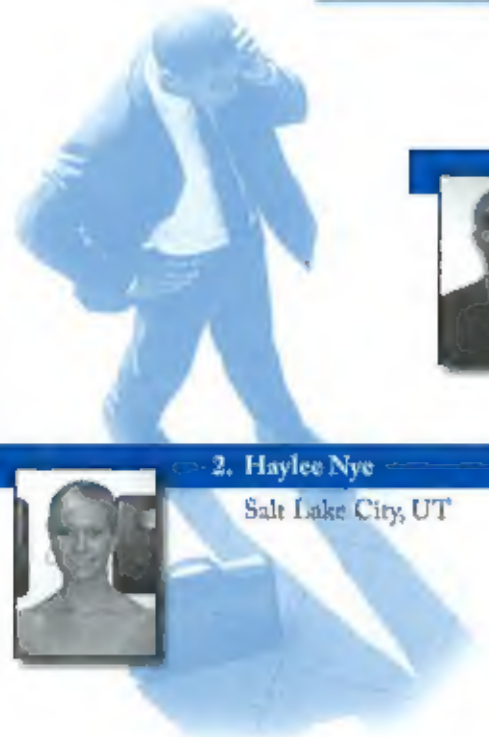
Andre Abramovich	Romeo Daley	Andrew Graff	Michael Leith	Rigoberto Pedroza	Nicholas Soboleski
David Ackerman	Maurice Davies	Erik Graham	Russell Lewis	Meneluo Perakis	Mario Soljan
Terrence Adams	Concelor Davis	Arthur Greene	Herman Libman	Herivelto Pereira	David Solomonov
Samson Adelfos	James Davis	Steve Grer	Lawrence Liggett	Francisco Perez	Frank Sommers
Alla Alexander	Jeff Debiak	Fred Hudayia	Andrew Limoli	Michael Perkins	Scott Sonnenberg
Noah Alkinburgh	Chad Deley	Tracy Haden	Kathleen Loughran	Stephen Perotti	Randolph Souliers
Rick Altig	Jacqueline deVooght	Rita Haidinger	Melinda-Rae Lyse	Loan Pham	Rona Pileggi Spano
Kenneth Altizer	Stevan Dichiato	Vic Hancock	Ken Mahabir	Daniel Phares	Donald Spohn
Kevin Appasamy	Barry Dillah	Jon Hance	Andrew Manchon	Pablo Pirela	James Surace
Malka Arony	Patrick Dinan	John Hard	Benjamin Mancillus	Drew Pinson	Brenda Swecker
Cesar Astralaga	Jeffrey Diocento	Desheila Hargrove	Joseph Manone	Daniel Potilechio	Helen Taylor
Lorena Barriere	Eric Dionne	Joshua Harris	Nada Markovic	Scott Prizzi	William Taylor
John Barsuch	Brenda DiSomma	Robert Harris	Chris Martell	Max Quasem	Lily Tchen
Derrick Bates	Bridgrr Driscoll-Hunt	Zachary Hart	John Martin	Victor Quimson	Randy Teysstier
Marcus Bautista	Rudolph Douza	Steve Hartman	John McCall	Dustin Raum	Selena Thammasen
Dustin Baxter	Robert Dunn	Omar Hashimi	John McCreary	John Reason	Krista Thieme
Theresa Bellajaro	Mitchell Duplantia	William Hathorne	Thomas McElwee	Thomas Reddoch	John Thomas
Susan Bergh	Michael Dupree	Lawrence Hauck	Eli McKenzie	Richard Refano	Ricky Thompson
Upinder Bhinder	Juliana Duque	David Hausman	Joel McNett	Scott Remmey	Carey Thompson
Zulfkar Bhukera	Vivian Dwyer	Willie Hayden	Karen McQuoid	Eric Renteria	David Thornton
Jim Bianchi	Gregory Eastman	Bill Hayer	Taniqua Medina	Jeff Ribman	Kent Throver
Tyleste Billingsley	Wes Elder	Matt Henderson	Eugene Melamed	Grady Richards	Brian Troublay
Robert Bingham	Gregory Engrav	Krisaa Hensley	Anthony Mele	Shawn Richmond	Ronald Trombetta
Slav Bitman	Steven Engrav	Hal Herman	Richard Monga	Charles Riggs	Tasha Tucker
Alex Blohm	Debbie Enstedt	Chris Hernandez	Russ Merkow	Kendra Roberts	Thomas Tulowiecki
Gordon Boles	Maria Esposito	Yvonne Hernandez	Howard Heron	Cassandra Robinson	Robert Ulreich
Joshua Boucheard	Christopher Faye	Howard Heron	Heather Hewitt	Alex Roland	Crystal Valentine
Raphael Bouchereau	Anastasiya Fedosova	Charles Hill	Charles Hill	Paulo Rosa	Leo VanDenBussche
Anne Bowyer	Bret Fels	Lois Hinds	Lois Hinds	Marc Rosen	Benjamin VanFossen
Alfred Brenner	Ricardo Ferreira	Matthew Hogan	Matthew Hogan	Roger Rovokamp	Thomas Vanosdol
Lance Brown	Andrew Fike	Derrel Hollins	Derrel Hollins	Robert Rowe	Angelika Vassilieva
Ted Bryson	Renee Flannery	Danielle Holmes	Danielle Holmes	Paul Rumbac	Jean-Francois Vezina
William Burbank	Tamara Ford	Roger Hertz	Roger Hertz	Hugo Rust	Al-Karim Walji
Rudi Camenzind	Steve Foti	Christopher Howey	Christopher Howey	Doreen Ryan-Foti	Shannon Walker
Matthew Cano	Zachary Frail	Rodney Husmarin	Rodney Husmarin	Steven Salisbury	Al Wall
Ngocbich Cao	John Franklin	David Iriye	David Iriye	Kobie Samuels	Michael Walsh
Loren Cardwell	Sylvia Freeman	David Jackson	David Jackson	Jose Sanchez	Anthony Walther
Sandra Carlson	Steve Friedlander	Steven Jakubczak	Steven Jakubczak	Joaquin Santos	David Wang
Diane Carrion	Susan Fuldauer	Aaron James	Aaron James	Imran Satti	Rodney Ward
Richard Case	Cindy Furer	Bill Jennings	Bill Jennings	Ted Schilling	Aaron Webb
Dale Cheney	Mary Ann Gaelic	Rusty Jewell	Rusty Jewell	Jason Schloemann	Julie Wells
William Childress	Mark Gagliardi	Stefan Johannsson	Stefan Johannsson	James Schneider	John West
Frances Christie	Joseph Galusha	Andrew Johnson	Andrew Johnson	Tim Schroeder	Robert Whittinglull
Jeffery Churchfield	David Garrett	Bryan Johnson	Bryan Johnson	Karl Schuckert	Cynthia Wilhelmi
Timothy Clark	Brandon Geneser	Garmou Johnson	Garmou Johnson	Amir Sedaghat	David Williams
Barrett Clayton	Larry Geneser	Honore Johnson	Honore Johnson	Robert Seeber	Donald Wold
Edward Clunk	Paul Gentle	Todd Johnston	Todd Johnston	Kobina Sekyi	Matthew Wolfanger
Joseph Coarney	Justin Germany	Igor Katanov	Igor Katanov	Steven Sequeira	James Worf
Melanie Cohen	David Gevzy	Scott Keeney	Scott Keeney	Pawan Sharma	Michelle Workman
Neva Conley	Allan Gilbert	Joey Kennedy	Joey Kennedy	Scott Shields	Jinzhou Zhao
Alan Conquest	Denise Gilbert	Alison King	Alison King	Navarro Simmons	Claudia Ziegler
Cheryl Cook	Jennifer Gilbert	Rebecca Klebsch	Rebecca Klebsch	William Slocum	Erin Ziegler
William Cook	Noe Gonzales	Michael Kolasa	Michael Kolasa	Adam Smith	Douglas Zigby
Keith Cornwell	Donald Goodman	Bradley Kulak	Bradley Kulak	Beth Snow	David Zophin
Louis Costa	Joshua Goodman	Eric Labossiere	Eric Labossiere	Curt Snow	Rosalie Zwicker
Darrel Courson	William Gordon	Phillip Lacross	Phillip Lacross	Michael Snow	
Timothy Cruise	Brian Gorkowski	Chris LaFond	Chris LaFond	Glenn Snowden	
Erica Dafager	Mark Gorman	Michael Laramie	Michael Laramie	Ruben Soberanes	

Congratulations to all President's Club Qualifiers


This is the second year American Income and National Income have awarded top Producers and Public Relations Representatives for their commitment to superior service. The members of this prestigious club produce both quantity and quality, and they take pride in the fact they are the best at what they do. Listed below are the qualifiers for the 2004 production year. Please join us in congratulating them on their achievement.

Kenneth Altizer	Noe Gonzales	Max Quasem
Malka Arony	Scott Keeney	James Schneider
Theresa Bellajaro	Eric Labossiere	Curt Snow
Alex Bluhm	Russell Lewis	David Solomonov
Rudi Camenzind	Andrew Limoli	David Thornton
Frances Christie	Karen McQuoid	Robert Ulreich
Cheryl Cook	Anthony Mele	Crystal Valentine
Brenda DiSomma	Carla Miller	Angelika Vassilieva
Vivian Dwyer	Russell Morris	Al-Karim Walji
Mary Ann Gaelic	Meneluo Perakis	Rodney Ward
Mark Gagliardi	Michael Perkins	Matthew Wolfanger
David Garrett	Daniel Potilechio	Jinzhou Zhao

Supervising Agents



1. Terrence Thomas
Albuquerque, NM



2. Haylee Nye
Salt Lake City, UT



3. Gary Fix
Salt Lake City, UT



All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Terrence Thomas	\$22,082	\$26,922	86		Joseph Callahan	Wesley Bangs
2. Haylee Nye	19,715	30,960	90		Dustin Miller	Altig-Orlovic
3. Gary Fix	17,427	20,007		69.9	Bill Hayer	Rick Altig
4. Gordon Boles	16,573	25,854	90		Ed Olfert	Rick Altig
5. Jennifer Gilbert	16,053	23,957	93		Fred Hadayia	Durhon Oldham

YTD Production

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Haylee Nye	\$40,721	\$63,929	90		Dustin Miller	Altig-Orlovic
2. Rushid Bokhari	35,717	40,427	89		Kevin Khadivian	Bob Olson
3. Terrence Thomas	33,185	48,169	86		Joseph Callahan	Wesley Bangs
4. Jennifer Gilbert	28,047	42,900	93		Fred Hadayia	Durhon Oldham
5. Tony Motley	27,928	45,753	89		Ryan Stenglein	Rick Altig

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents

1. Scott Keeney
Harrisburg, PA



2. Mary Ayarzagoitia
Tampa, FL



3. Derrick Bates
Houston, TX



4. Matthew Hogan
Harrisburg, PA



5. Mary Ann Gaelic
Auckland, NZ



All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

February Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Scott Keeney	\$60,533	\$68,190	87		Fred Hadayia	Durhon Oldham
2. Mary Ayarzagoitia	34,399	50,251		75.2	Joseph Moore	Tom Williams
3. Derrick Bates	33,381	43,061	91		AJ O'Connor	Steven Greer
4. Matthew Hogan	31,811	42,304	83		Fred Hadayia	Durhon Oldham
5. Mary Ann Gaelic	30,066	40,889	99		Lawrence Hauck	Steve Friedlander
6. Salvatore Giacchi	29,647	35,955		77.6	David Hausman	Eric Giglione
7. Brian Colbeck	24,286	29,939	93		Joshua Goodman	Bill Jennings
8. Zachary Hart	23,810	47,744	92		Mathew Hart	Jim Surace
9. Charles McGrane	23,188	33,551	96		Eugene Melamed	Slav Bitman
10. Nolan White	23,009	31,480	97		Dustin Baxter	Geneser-Geneser

YTD Production

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Scott Keeney	\$106,130	\$122,412	87		Fred Hadayia	Durhon Oldham
* 2. Derrick Bates	61,047	81,254	91		AJ O'Connor	Steven Greer
* 3. Matthew Hogan	54,337	74,865	83		Fred Hadayia	Durhon Oldham
* 4. Jeffrey Oakman	52,537	53,154	87			Williams-Williams
* 5. Mary Ann Gaelic	50,030	73,522	99		Lawrence Hauck	Steve Friedlander
6. Ricky Thompson	45,526	66,670	91		Barry Dillah	Eric Giglione
7. Terrance Hearn	44,739	61,973	84		Jeffrey Dinocento	Eric Giglione
8. Salvatore Giacchi	44,549	52,823		77.6	David Hausman	Eric Giglione
9. Charles McGrane	44,457	62,824	96		Eugene Melamed	Slav Bitman
10. Zachary Hart	44,073	96,997	92		Mathew Hart	Jim Surace

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Recognizing Excellence – 2004 YTD Award Winners



1. Timothy Cruise
Bob Olson Agency
\$233,011 Net ALP
78.8 Percent Retention

Individual Producers

Name	Net ALP
1. Timothy Cruise	\$233,011
2. Carla Miller	\$181,739
3. Matthew Hogan	\$168,589
4. Max Quasem	\$168,413
5. Lance Brown	\$166,558
6. Daniel Potilechio	\$162,432
7. Ruben Soberanes	\$162,038
8. Robert Ulreich	\$158,735
9. Mary Ann Gaelic	\$153,708
10. Omar Hashimi	\$153,277



Supervising Agent

1. Steven Sequeira
Steve Friedlander Agency
\$141,885 1st Year Agent
\$216,335 Net ALP
79.5 Percent Retention



1. Jose Sanchez
Bob Olson Agency
\$334,680 1st Year Agent
\$384,492 Net ALP
67.6 Percent Retention

General Agents

Name	First Year Agent	Net ALP
1. Jose Sanchez	\$334,680	\$384,492
2. Allan Gilbert	\$297,995	\$450,134
3. Scott Keeney	\$265,070	\$405,724
4. Tracy Haden	\$261,919	\$292,252
5. Rob Hard	\$231,097	\$301,224



1. Jim Bianchi
Durhon Oldham Agency
\$1,085,201 1st Year Agent
\$1,597,419 Net ALP
77.6 Percent Retention

Master General Agents

Name	First Year Agent	Net ALP
1. Jim Bianchi	\$1,085,201	\$1,597,419
2. Fred Hadayia	\$975,515	\$1,260,824
3. Jason Mollo	\$896,779	\$896,323
4. AJ O'Connor	\$816,583	\$1,005,743
5. John McCreary	\$740,377	\$1,004,072



SGA Category I

Durhon Oldham
Durhon Oldham Agency
\$4,039,905 1st Year Agent
\$6,477,007 Net ALP
203 Percent of Standard



SGA Category II

David Zophin
David Zophin Agency
\$1,845,916 1st Year Agent
\$2,134,195 Net ALP
155 Percent of Standard



1. Debbie Enstedt
Rick Altig Agency
239,128 Cards

Public Relations Managers

Rep Name	Cards
1. Debbie Enstedt	239,128
2. Brenda DiSomma	59,311



1. Vivian Dwyer
Altig-Hay/Bitman Agency
32,830 Cards

Public Relations Category A

Rep Name	Cards
1. Vivian Dwyer	32,830
2. Brenda DiSomma	29,641



1. Malka Arony
Cohen/Hartman Agency
28,633 Cards

Public Relations Category B

Rep Name	Cards
1. Malka Arony	28,633
2. Laurie Onasch	20,077



1. Richard Case
Jim Surace Agency
110 Groups

Public Relations Category C

Rep Name	Groups
1. Richard Case	110
2. Cheryl Cook	109



1. Vivian Dwyer
Altig-Hay/Bitman Agency
32,830 Cards

Most Cards Generated

Rep Name	Cards
1. Vivian Dwyer	32,830
2. Brenda DiSomma	29,641



SGA Category III






Joseph Manone
Joseph Manone Agency
\$1,088,453 1st Year Agent
\$2,284,467 Net ALP
181 Percent of Standard



SGA Category IV

Bill Jennings
Bill Jennings Agency
\$1,144,648 1st Year Agent
\$1,537,152 Net ALP
174 Percent of Standard

Master General Agents

 1. Fred Hadayia Harrisburg, PA	 2. Barry Dillah Edison, NJ	
 2. AJ O'Connor Houston, TX	 4. Alan Conquest Phoenix, AZ	 5. Eugene Melamed Raleigh, NC

February Production

All Time Record to Beat
 Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
 Month: \$250,859 Net ALP Jim Bianchi

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Fred Hadayia	\$106,840	\$133,978		75.4	Durhon Oldham
2. Barry Dillah	76,179	99,952		73.1	Eric Giglione
3. AJ O'Connor	61,838	74,117		73.5	Steve Greer
4. Alan Conquest	60,499	64,469		72.6	Steve Hartman
5. Eugene Melamed	60,430	60,170	89		Slav Bitman
6. Jim Bianchi	59,515	97,095		76.6	Durhon Oldham
7. Joshua Goodman	56,093	90,950		70.2	Bill Jennings
8. Doreen Ryan-Foti	50,516	124,707		75.5	Jatoft-Foti
9. Joseph Callahan	46,980	58,018		75.6	Wesley Bangs
10. William Cook	46,433	80,016		70.2	Tom Williams

YTD Production




All Time Record to Beat
 YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
 YTD: \$2,168,283 Net ALP Paul Rumbac

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Fred Hadayia	\$194,478	\$255,271		75.40	Durhon Oldham
* 2. AJ O'Connor	167,252	196,765		73.5	Steve Greer
* 3. Barry Dillah	162,259	197,103		73.1	Eric Giglione
* 4. Jim Bianchi	128,701	217,665		76.6	Durhon Oldham
* 5. Jason Mollo	121,011	135,621		69.3	David Zophin
6. Doreen Ryan-Foti	116,363	241,851		75.5	Jatoft-Foti
7. Jason Schломann	113,938	133,452		72.3	Eric Giglione
8. Eugene Melamed	105,852	105,592	89		Slav Bitman
9. Joshua Goodman	100,524	162,705		70.2	Bill Jennings
10. Alan Conquest	99,614	110,463		72.6	Steve Hartman

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents rated and meet all production requirements.

Regional General Agents

 1. Joshua Goodman Denver, CO	 2. Jason Mollo Middleton, CT	 3. Matt Henderson Tampa, FL
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February Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Joshua Goodman	\$102,952	150,533		70.2	Bill Jennings
2. Jason Mollo	100,813	96,294		69.3	David Zophin
3. Matt Henderson	94,196	88,115		68.8	Tom Williams



AIL & NILICO
 Making people
 feel secure

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Ruben Soberanes	Jatoft-Foti	\$4,374.15
Angelik Vassilieva	Rick Altig	\$4,084.61
Lance Brown	Steve Hartman	\$3,819.24
Sylvia Freeman	Williams-Williams	\$3,612.60
Timothy Cruise	Bob Olson	\$3,379.34
Helen Taylor	Rick Altig	\$3,302.60
Daniel Potilechio	Bob Olson	\$3,289.39
David Wang	Bob Olson	\$3,097.35
Karen McQuoid	Steve Friedlander	\$3,085.82
Russell Morris	Marc Zipper	\$3,065.60

Total Retention Bonus Paid: \$465,378.89 431 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Fred Hadayia	Durhon Oldham	\$9,816.70
Barry Dillah	Eric Giglione	\$5,508.20
Alan Conquest	Steve Hartman	\$4,843.55
Allan Jennings	Bill Jennings	\$4,182.41
Jim Bianchi	Durhon Oldham	\$4,063.44
Mitch Duplantis	Nick Nitkowski	\$3,852.00
Gabriel Hernandez	David Zophin	\$3,740.54
Steve Foti	Jatoft J-Foti D	\$3,719.84
Rebecca Klebsch	Joseph Manone	\$3,678.47
Steven Dichiaro	Bill Jennings	\$3,593.89

Total Leadership Bonus Paid: \$130,260.70 79 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Vivian Dwyer	Altig-Hay	\$3,859.78
Erica Dulager	Rick Altig	\$3,765.42
Cassandra Robinson	Rick Altig	\$3,692.06
Anne Bowyer	Altig-Hay	\$1,915.44
Shannon Walker	Rick Altig	\$1,710.34
Brenda Swecker	Chris La Fond	\$1,707.54
Brenda DiSomma	Eric Giglione	\$1,700.38
Malka Arony	Steve Hartman	\$1,390.48
Charles Hill	Jatoft-Foti	\$1,257.64
Laurie Onasch	Joseph Manone	\$1,177.05

Total PR Bonus Paid: \$39,238.97 44 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

Our Agents Are So Hot. . .

We Have to Wear Shades

The Home Office Pulls Out All the Stops to Celebrate National Salesperson's Day

The entire sales force is a vital part of American Income and National Income, and we wanted you to know we appreciate your efforts in making this Company a success! Below are just a few words of appreciation from our Home Office staff for the efforts you make each and every day.

Happy National Salesperson's Day!



"When I interviewed for my job so many years ago, I was told the agents made our jobs possible. Over the years, I have come to realize how hard you work, how much you sacrifice, and how much we depend on all of you. I have told more than one person that I have the best job in the Company. Part of that is because of those I work with — in the Home Office and in the field. I have come to consider many of you as friends and you have a soft place in my heart. I want to join the other Racing Fans in wishing you a Happy Salesperson's Day. You deserve all the recognition you receive, and more. Thank you for working out there and for the service you provide."

— Paula Clements, Agency Department

"I have a great admiration for our field Agents. They have a special talent for what they do every day of the week. It takes a special person to handle the public and they obviously have what it takes. I just want to say, thanks. Without our Agents, we wouldn't be here."

— Donna Crook, Underwriting

"WOW! What an awesome team we have at American Income and National Income and that includes each and every one of our folks in the field — the Representatives in the Agency office, the PR Reps, the frontline Agents, the Managers and the State General Agents. Thanks for all you do! I am proud to be a member of such a dedicated team."

— Rhonda Cunningham, POS Department

"I have the opportunity to speak with Agents, I get the feeling that they are really working for the client, expressing concern as they try to help them with claims and coverage. They have a genuine concern for the family who is having a difficult time. We appreciate their concern and professionalism in handling such difficult matters."

— Anna Shaw, Claims

"The CAS Help Desk Team works daily with American Income and National Income Agents and their office staff. We appreciate the important, and awesome, jobs they do. Thanks for making our day."

— CAS Help Desk Team

"When I think about the success of Policy Issue, I think of one of the major things which has caused this success and that is our hard-working Agents. Without their day to day efforts of writing and submitting applications, Policy Issue would not be needed. Everything we do, is a result of our Agents' accomplishments. Here's to the Agents for all they do!"

— Alan Palmer, Policy Issue

FEBRUARY CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Eric Giglione		72.9	\$338,337	\$390,000	87	\$528,402	\$618,500	85	86

FEBRUARY CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Altig-Orlovic		69.0	\$179,479	\$108,500	165	\$227,032	\$169,000	134	150
Marc Merton		71.5	113,940	116,500	98	171,478	184,000	93	96
Joseph Manone		78.6	87,860	105,000	84	204,395	212,500	96	90

FEBRUARY CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		71.5	\$157,528	\$86,500	182	\$221,423	\$140,000	158	170

FEBRUARY CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Slav Bitman	84		\$125,549	\$78,000	161	\$146,940	\$121,500	121	141
Steve Hartman		73.6	80,340	71,500	112	139,316	114,000	122	117
Mark Hancock		71.3	72,647	62,500	116	104,261	100,000	104	110

FEBRUARY CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Wes Bangs	83		\$46,979	\$28,500	165	\$57,300	\$42,500	135	150

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Eric Giglione		72.9	\$711,332	\$780,000	91	\$1,059,889	\$1,237,000	86	89

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Altig-Orlovic		69.0	\$303,077	\$217,000	140	\$383,991	\$338,000	114	127

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		71.5	\$238,610	\$173,000	138	\$347,745	\$280,000	124	131
Steve Greer		70.4	204,188	168,000	122	241,335	250,000	96	109

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Slav Bitman	84		\$241,610	\$156,000	155	\$279,465	\$243,000	115	135
Steve Hartman		73.6	145,904	143,000	102	248,384	228,000	109	106
Mark Hancock		71.3	120,258	125,000	96	179,058	200,000	90	93

YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Wes Bangs	83		\$96,482	\$57,000	169	\$111,845	\$85,000	132	151
Rusty Jewell	80		72,808	69,000	106	100,180	113,000	89	98

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

MONETARY DONATIONS

American Income & National Income

- Gave \$25,000 to American Rights at Work.
- Contributed \$5,000 to the Annual Labor Awards Dinner for the Labor Research Association
- Donated \$600 to the Baltimore AFL-CIO COPE for their annual dinner
- Gave \$5,000 to the A. Philip Randolph Institute
- Donated \$1,000 to the DC Friends of Ireland celebration.
- Gave \$500 to the Canadian Practical Nurses Association
- American Income's Home Office annual contributions to the McLennan County United Way totaled \$51,928.98

- Gave \$292.79 to the BC Trappers Association
- Contributed \$500 to the United Farm Workers.
- Gave \$1,200 to Teamsters 995 for a golf tournament.
- Donated \$180 to SCEP 247
- Gave \$200 to Leahu Credit Union.
- Contributed \$450 to the Schofield Credit Union.
- Gave \$150 to the Del Monte Credit Union.
- Donated \$21.80 for Alberta Fish and Game Association door prizes
- Gave \$110 to IJUNA 242.
- Contributed \$2,680 to the Calgary Softball Association
- Gave \$250 to the South Dakota VFW
- Donated \$300 to the Teamsters 556
- Sponsored an ad for \$200 for the Saskatchewan Wildlife Association

Rick Altg Agency

- Gave \$473.31 to Operation Cheer.
- Contributed \$53.99 for a UFCW 555 gift basket.
- Donated \$29.99 for an APWU 128 gift basket
- Contributed \$29.99 for a BCTGM 114 gift basket
- Gave \$38.99 for an IAM 1005 gift basket
- Donated \$29.99 for a CWA 7901 gift basket.
- Gave \$29.99 for an IAM 1432 gift basket.
- Contributed \$29.99 for an IBEW 48 gift basket.
- Gave \$29.99 for an IBT 81 gift basket.
- Donated \$29.99 for a BCTGM 364 gift basket.
- Gave \$99.99 for Piledrivers 2416 door prizes
- Contributed \$98.99 for UBCJA 2949 door prizes
- Gave \$38.99 for OPCM 555 door prizes
- Donated \$99.98 to the UFCW for two DVD players.

Mark Hancock Agency

- Gave \$600 to the UFCW 700 Leukemia Scholarship Fund.

Williams-Williams Agency

- Donated \$260 to the CWA 3218 for the Alan Hirsch Golf Tournament
- Gave \$520 to the CWA 3204 Women's Conference
- Contributed \$250 to IBI W 508

Total \$98,307.74

Be sure to submit your contributions monthly via e-mail to bfrizzell@ailife.com

Not Just in Word, But in Deed

We have a long tradition of community involvement. We pride ourselves on being a partner when the labor movement needs a friend. One of the things in which we take great pride is our creation and support of a culture of action. It is our goal to promote the goals and aspirations of the labor movement and union members.

Many of our PR Representatives and Agent Field Force are involved in organizing ongoing community service projects within the central labor councils where they work and live. From food banks, picket lines, organizing drives, and community service, we are there with our brothers and sisters in labor.

Given this, let us know what you are doing! From contributions to organized charity events, we want to know. We take pride in our community involvement tradition and want you to share the good things you are doing in your community with the rest of us.

Please submit your stories, donations, and accolades to Brenda Frizzell via e-mail at bfrizzell@ailife.com.

Not just in word, but in deed. Not just in good times, but in bad.

The Eric Giglione Agency

Recognized by the New York City Central Labor Council

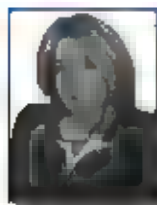
Happy Thanksgiving to All*

Thanks to the compassion and generosity of the State General Agent of American Income Life Insurance, Eric Giglione, and his staff, who contribute out of their own pockets, some 1,500 turkeys are being delivered by his staff directly to the homes of laid-off/unemployed union members so that they and their families might celebrate the holidays during their down period. To kick-off this extraordinary effort — we say extraordinary, but American Income Life has been doing this for years — and in cooperation with our Council (New York City Central Labor Council), President Brian McLaughlin, Secretary Ted H. Jacobsen, and our Community Assistance Unit personnel, a select group of 100 unemployed UNITE HERE members gathered in the Ground Floor Meeting Hall to receive their turkeys.

* Reprinted from the NYCCLC Web site.

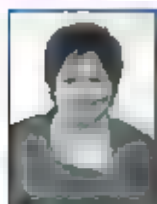


PR Manager



Debbie Enstedt
Winnipeg, MB

Category A

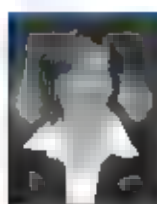


Malka Arony
Phoenix, AZ



Brenda DiSomma
Edison, NJ

Category B

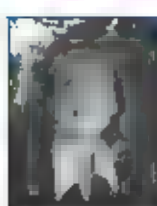


Vivian Dwyer
Glen Allen, VA



Catherine Briggie
Phoenix, AZ

Category C



Cheryl Cook
Harrisburg, PA



Billy Sauers
Ft. Lauderdale, FL

February Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	10,222	Rick Altig
2. Joseph Galusha	4,668	Durhon Oldham
3. Malka Arony	4,290	Cohen/Hartman

All Time PR Card Production Record
Month: 18,960 cards

Category A	No. Cards	SGA
1. Malka Arony	3,247	Cohen/Hartman
2. Brenda DiSomma	2,481	Eric Giglione
3. Al Wall	2,322	Joshua Chalom
4. Larry Lozano	1,875	Jatofi-Foti
5. Robin Andrade	1,734	David Zophin

Category B	No. Cards	SGA
1. Vivian Dwyer	1,949	Altig-Hay/Birman
2. Catherine Briggie	1,767	Steve Hartman
3. Irene Rurycz	685	Jim Surace
4. Robyn Mauthe	428	Wes Bangs
5. Mary Hinterberger	385	Steve Greer

All Time PR Group Production Record
Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Cheryl Cook	16	Durhon Oldham
2. Billy Sauers	9	Tom Williams
3. Renee Flannery	8	Jim Surace
4. Susan Fuldauer	6	Mark Hancock
4. Richard Case	6	Jim Surace

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	38,328	Rick Altig
*2. Malka Arony	8,607	Cohen/Hartman
3. Joseph Galusha	8,388	Durhon Oldham

All Time PR Card Production Record
YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Malka Arony	5,982	Cohen/Hartman
*2. Brenda DiSomma	5,007	Eric Giglione
3. David Blaisdell	4,958	Rick Altig
4. Casandra Robinson	3,690	Rick Altig
5. Erica Dalager	3,592	Rick Altig

Category B	No. Cards	SGA
*1. Vivian Dwyer	4,714	Altig-Hay/Birman
*2. Catherine Briggie	3,390	Steve Hartman
3. Irene Rurycz	1,124	Jim Surace
4. Michelle Baxter	1,033	Mark Hancock
5. Patra Meucham	972	Scott Swanson

All Time PR Group Production Record
YTD: 103 groups Vivian Dwyer

Category C	Groups	SGA
*1. Cheryl Cook	17	Durhon Oldham
*2. Billy Sauers	12	Tom Williams
3. Renee Flannery	10	Jim Surace
4. Richard Case	9	Jim Surace
4. Erin McKee	9	Rusty Jewel
4. Patti Morgan	9	Ron VanWnesk

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows. Must have two PR Representatives voted and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.

History

New Orleans, Louisiana has a very colorful history. Long before the Louisiana Purchase took place, New Orleans was a thriving city and capital. The City was named Nouvelle Orleans (New Orleans) in honor of Philippe II, Duc d'Orleans, the regent of France under French King Louis XV. The architecture is a lasting impression of French and Spanish rule. Today, there are many reminders of the past in the museums, plantations, historic sites and attractions. New Orleans, Louisiana is located on the Mississippi River about 110 miles upstream from the Gulf of Mexico on the southern shore of Lake Pontchartrain.



The Fairmont
NEW ORLEANS

New Orleans
July 27-30, 2006

Qualifiers

Vivian Dwyer	\$3,859.78
Erica Dalager	\$3,765.42
Cassandra Robinson	\$3,692.06
Anne Bowyer	\$1,915.44
Shannon Walker	\$1,710.34
Brenda Swecker	\$1,707.54
Brenda DiSomma	\$1,700.38
Malka Arony	\$1,390.48
Charles Hill	\$1,257.64
Laurie Onasch	\$1,177.05
Cheryl Cook	\$1,097.16
Susan Fuldaier	\$1,000.94
Larry Lozano	\$987.36
William Sauers	\$973.60
Renee Flannery	\$911.96
Richard Case	\$852.70
Randy Stockley	\$780.00
David Blaisdell	\$724.62
Robyn Hampton	\$679.12
Mark Gagliardi	\$633.11
Robin Andrade	\$626.80
Al Wall	\$542.99
Krissa Hensley	\$518.60
Catherine Briggie	\$491.76
William Verbeten	\$476.35
Francis Christie	\$467.90
Suzanne Powers	\$464.30
Jenny Williams	\$451.80
Jacqueline deVoight	\$417.96
Cynthia Labian-Yaffe	\$380.91
Manon Brulotte	\$339.90
Susan Kelleher	\$316.53
Susan Gilbert	\$313.90
Robert Dailey	\$310.62
Joseph Galuska	\$307.54
George Farenthold	\$285.87
Joseph Ward	\$273.33
Danala Spata	\$254.70
Rosa Pileggi Spano	\$249.37
Leo VanDenBussehe	\$231.93
Richard Meshulam	\$224.19
Kenneth Altizer	\$211.32
Mario Soljan	\$195.12
Catherine Longo	\$148.68

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Total

\$39,238.97



Leadership Bonus

February Bonus Qualifiers

Fred Hadaya	\$9,816.70	Rebecca Shandrow	\$1,689.03	Juan Harris	\$264.07
Barry Dallah	\$5,508.20	Samsel Cohen	\$1,685.77	Jared Kline	\$261.39
Alan Conquest	\$4,843.55	Nickolay Gusev	\$1,665.35	Charles McGrane	\$250.61
Allan Jennings	\$4,182.41	Travis Price	\$1,603.52	Michael Larume	\$248.81
Jim Bianchi	\$4,063.44	John Hard	\$1,591.98	Ngocbich Cao	\$247.61
Mitch Duplantin	\$3,852.00	Matthew Gilstrap	\$1,583.52	Tara Ponte	\$245.28
Cabel Hernandez	\$3,740.54	Tomas Thundiyil	\$1,543.79	Godley Varghese	\$244.54
Steve Forti	\$3,719.84	Francisco Perez	\$1,480.36	Rodney Ward	\$236.15
Rebecca Klebsch	\$3,678.47	Matthew Hogan	\$1,048.56	Derrick Bates	\$208.00
Steven Dichiaro	\$3,593.89	Mark Zastrow	\$713.32	Richard Refano	\$160.44
Shamshinder Sidhu	\$3,545.95	Mary Ann Gaelic	\$681.00	Wes Elder	\$125.78
AJ O'Connor	\$3,413.53	Terrence Thomas	\$617.58	Cheryl Foti	\$95.45
Christopher Clark	\$3,331.20	Jane Ronga	\$529.57		
Jeff Dinocento	\$3,198.53	Leo Porter	\$491.78		
David Iriye	\$3,152.76	Brian Colbeck	\$449.85		
Lawrence Hauck	\$3,151.05	Kevin Wiley	\$413.45		
Narinder Dhillon	\$3,085.43	Brian Varney	\$399.98		
Eugene Melamed	\$3,068.14	Ricky Thompson	\$397.24		
Brian Traboulay	\$2,867.26	Kimberly Mals	\$383.90		
Joseph Callahan	\$2,691.75	Matthew Keran	\$377.82		
Joshua Goodman	\$2,544.66	Omar Hashimi	\$344.21		
Alex Roland	\$2,513.83	Yound Yoon	\$343.46		
Tamara Ford	\$2,392.22	Carrina Nguyen	\$338.37		
David Hausman	\$2,164.57	Victor Quimason	\$310.34		
Willie Hayden	\$2,114.26	Loren Cardwell	\$297.30		
Den Wold	\$2,061.09	James Wolf	\$288.79		
Michael Walsh	\$2,008.87	Vinico Buczo	\$276.27		
John West	\$1,987.85	Glenn Snowden	\$273.80		
John Hancock	\$1,925.67	Christopher Fave	\$273.24		
Rachel Armas	\$1,910.16	Shea Maliszewski	\$271.80		
John McGrath	\$1,888.32	Yvonne Hernandez	\$270.25		
Scott Kenney	\$1,705.03	John Joswick	\$267.67		

Total **\$129,212.27**

Retention Bonus

QUALIFIER	BONUS	A&H
Angeles Ordaz	\$842.91	
Joyd Lau	\$839.53	
Terrence Adams	\$838.71	
Pat Alessi	\$833.31	
Rng Beaudre	\$832.02	
Tifani Ahlstrom	\$831.54	
Tommy Chan	\$829.27	
Paul Vojtek	\$829.65	
Thomas McElwee	\$829.52	
Daniel Matheny	\$828.72	
William Sanders	\$822.99	
Claude Claybrook	\$822.58	
Larry Clemans	\$822.38	
Derek Sandlandt	\$822.80	
Ricardo Ferreira	\$812.93	
Paul Darnour	\$812.79	
John Craig	\$810.83	
Jochua Gomes	\$810.68	
John Baloun	\$806.14	
Kim Sprenger	\$805.21	
William Childress	\$803.28	
Terrence Russell	\$800.34	
Mark Hammack	\$757.04	\$135.64
Freddie Copley	\$726.25	\$93.00
Charles Debraz	\$706.38	\$73.04
Nathaniel Brooks	\$697.31	\$797.88
Debra Porter	\$693.95	\$66.16
Carl Budd	\$693.37	\$106.84
James Cahalin	\$691.85	\$75.75
Robert Murphy	\$687.82	\$63.00
Dylan Heckart	\$687.81	\$66.40
Laura Maliniec	\$678.75	\$67.60
Brian Hellman	\$674.35	\$61.28
Jason Roby	\$671.46	\$68.76
Matthew Dohler	\$670.77	
Graeme Beattie	\$667.92	\$88.80
Andie Abramovich	\$666.28	
Wade Howcliffe	\$652.71	\$72.96
Jane Truscott	\$646.40	\$60.36
Chawn Roundtree	\$640.37	\$63.00
Rajkumar Padmaswar	\$637.31	
Rosaline Landon	\$636.47	
Bobby Salmons	\$634.34	
Chad Keeney	\$633.33	
Michael Scott	\$632.33	
Merry Christman	\$631.89	\$61.92
Justin Bridendolph	\$627.70	
Robert Gonzales	\$625.22	
Noaham Lew	\$622.59	
Nicole Beney	\$616.43	
Timothy Howe	\$616.38	
Kimberly Martin	\$603.95	
Banca Bullock	\$601.93	
Michael Nelson	\$598.82	
Mohammad Ebadl	\$598.34	
Jennifer Robinson	\$596.41	
Elenia Barr	\$594.31	\$46.38
Joseph Coleman	\$594.00	
Michael Spring	\$591.66	
Raymond Brenny	\$590.97	
Camren Gonzales	\$589.43	
Steven Eckert	\$587.16	\$46.15
Bridley Rittner	\$586.40	\$45.92
Elizabeth Michalek	\$585.44	
Todd Krentzel	\$585.36	
Vinicio Buzazo	\$584.44	
Fernando Gonzalez	\$584.11	
Kamblin Cowins	\$583.42	
Dustin Hendershield	\$579.84	
Ramin Madani	\$579.12	
Pinya Nuangrit	\$577.80	
Jason Hains	\$574.63	
Arlina Mendoza	\$576.54	
Ralph Munroe	\$573.88	
Leaette McCallister	\$571.85	
Nathan Vazquez	\$570.73	
Susan Silvia	\$569.88	

QUALIFIER	BONUS	A&H
Todd Stallworth	\$569.28	
Kevin Barrow	\$568.20	
Robert Hamilton	\$567.85	
Jennifer Bado	\$566.25	
Moswen Taylor	\$562.35	
Jason Gunnell	\$560.28	
Joyce Chicklin	\$547.36	\$397.42
Thomas Tulowinski	\$543.90	\$59.32
Melic Fadel	\$541.45	\$90.41
Jay Meyer	\$532.81	\$61.36
Paul Mahoney	\$528.14	
Patrick Mazzone	\$513.87	\$61.55
Ted Bryton	\$498.96	\$120.94
Timothy Clark	\$488.69	
Rudolph Onouza	\$488.78	
Lorena Barriere	\$486.83	
Suzhen Chand	\$486.75	
Robert Rowe	\$485.94	\$67.47
Marcus Bouthia	\$484.75	
Ronald Trombetta	\$482.99	
John Boss	\$482.52	
Deborah Vella	\$482.11	
Loren Cardwell	\$479.38	
James Davis	\$478.98	
Kobina Selvin	\$475.28	
Jennifer Sullivan	\$465.71	
Nicholas Soboleski	\$465.50	
Brian Schreiber	\$464.04	
Michael Laramie	\$460.96	
Susan Olfryn	\$458.66	\$55.44
David Laggan	\$457.94	
Thomas Vanandel	\$457.35	\$64.02
Matthew Hogan	\$456.99	
Douglas Baulmecht	\$455.83	
Carl Tomelbus	\$454.22	
David Geary	\$451.78	
Janice Dixon	\$453.29	
Preston Foster	\$452.61	
Zulfikar Bhukara	\$451.26	
Louis Costa	\$450.63	
Jessica McDowell	\$449.98	
Wayne Wong	\$449.19	
Kimmy Lewis	\$442.63	
Brian Luffoff	\$441.82	
Salvatore Giacchi	\$441.53	
Elmore Mundell	\$441.21	
John Farley	\$440.37	
Sabeel Casidie El	\$440.03	\$67.58
Pha Kardera	\$439.52	\$46.56
Ryan Haley	\$439.28	
Rigoberto Pedrosa	\$436.35	
Steven Engrar	\$435.54	
Raul Duran	\$434.55	
May Loi	\$432.38	\$48.66
C Drew Hauth	\$430.25	
Maled Alsaigh	\$430.13	
John Campanella	\$417.49	
Shakia Crump	\$416.89	
Christopher Grupinski	\$415.39	
Jennifer Connelly	\$414.89	
Mark Johnson	\$411.35	
Jason Coleman	\$411.26	
Rachel Doster	\$409.77	
Roy Adair	\$409.77	
John Cuater	\$408.87	
Eddie Ramos	\$408.73	
Julia Clark	\$408.02	
Beth Snopy	\$407.78	
David Keyzake	\$407.43	
Latasha Grider	\$407.28	
Andrew Hughson	\$406.76	
Gary Pino	\$406.00	
Jullian Goodin	\$405.06	
Neil Broadhead	\$404.58	
Cynthia Emore	\$404.22	
Richard Cassidy	\$403.72	
John Nemesch	\$403.64	

QUALIFIER	BONUS	A&H
Amy Perletti	\$401.04	
Bruce Lamont	\$400.98	
Steve Fay	\$398.26	
Steven Small	\$398.11	
William Westmann	\$397.89	
Jonathan Cole	\$397.43	
Jena Rana	\$396.39	
Dorothy Johnson	\$395.68	
Tunde Abiodun	\$394.78	
Jinny Lee	\$394.06	
Sarah Fowler	\$393.69	
Barbara Ybema	\$392.96	
John Castore	\$392.45	
Philmore Warner	\$391.26	
Kimberly Elliott	\$390.78	
Sara Beckley	\$388.59	
Kara Peck	\$388.37	
Peter Clarke	\$387.43	
William Raymond	\$385.81	
Nicholas Porter	\$384.04	
Svea Maliszewski	\$382.16	
Sylvia McKay	\$381.55	
Nick Anthony	\$381.07	
Cindy Craven	\$380.81	
Marcos Garcia	\$380.12	
Sarah Tavera	\$378.26	
Timothy Southerton	\$378.00	
Cathy Jaringhaus	\$377.85	
Janis Darkman	\$372.38	
Keith Flood	\$363.36	
Billy Farrai	\$361.15	
Mark Rosenbaum	\$360.32	
Timothy Hansen	\$322.61	
Dennis Mahone	\$214.48	
Jill Detelman	\$205.47	
Nathan Marsh	\$198.81	
Zachary Lee	\$198.51	
Edward Osborne	\$194.79	
Kimberly Hunt-Jerman	\$178.85	
Jatinser Kumar	\$178.80	
Timothy Kelly	\$178.58	
Raymond Gluffrida	\$178.55	
Marie Halverson	\$176.31	
Maria Rocha	\$174.34	
Margaret Conway	\$173.03	
Bradley Weil	\$169.09	

Total Bonus Paid Out
465,378.89
Total A&H
13,566.63